

**United States Bankruptcy Court**

Northern District of Illinois  
**Case No. 08-30501**  
**Chapter 13**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dubravka Juraga  
4012 Park Street  
Westmont, IL 60559

Social Security / Individual Taxpayer ID No.:  
xxx-xx-7412

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

If the trustee has filed and served a notice pursuant to Section B2 (b) of the debtor's plan, and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

FOR THE COURT

Dated: December 17, 2013

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dubravka Juraga  
Debtor

Case No. 08-30501-DRC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: vrowe  
Form ID: b18w

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Dec 17, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2013.

db +Dubravka Juraga, 4012 Park Street, Westmont, IL 60559-1327  
17499703 +Deutsche Bank National, Trust Company as Trustee, c/o Rosicki Rosicki & Associates P.C.,  
51 East Bethpage Road, Plainview, NY 11803-4224  
17571574 Goldman Sachs Mortgage Company, c/o Rosicki, Rosicki & Associates, P.C.,  
Main Office: 51 E. Bethpage Road, Plainview, New York 11803  
17711502 +LCS FINANCIAL SERVICES, 6782 S. POTOMAC ST #100, CENTENNIAL, CO 80112-3915  
12835322 +LCS Financial Services Corporation, 6782 South Potomac Street, Centennial, CO 80112-3915  
12830814 +Litton Loan Servicing, 4828 Loop Central Drive, Houston, TX 77081-2166  
12830815 +Litton Loan Servicing, c/o Pierce & Associates, 1 North Dearborn, Suite 1300,  
Chicago, IL 60602-4321  
16062844 +Litton Loan Servicing, LP, 4828 Loop Central Drive, Houston TX 77081-2166  
20936682 +MTGLQ INVESTORS, LP, c/o LCS Financial Services Corporation, 6782 S. Potomac St. Ste 100,  
Centennial, CO 80112-3915  
12830816 Specialized Loan Services, 8742 Lucent Blvd., Suite 300, Highland Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13565051 +EDI: ECMC.COM Dec 18 2013 01:39:00 ECMC, PO BOX 8809, Richmond, VA 23225-0509  
12830818 EDI: TSYS2.COM Dec 18 2013 01:33:00 Macys DSNB, 9111 Duke Blvd., Mason, OH 45040-8999  
17908916 +Fax: 407-737-5634 Dec 18 2013 02:38:21 Ocwen Loan Servicing, LLC, 1661 Worthington Road,  
Suite #100, West Palm Beach, FL 33409-6493  
12830817 EDI: SALMAESERVICING.COM Dec 18 2013 01:38:00 Sallie Mae LSCF, 1002 Arthur Drive,  
Lynn Haven, FL 32444-1683

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2013

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2013 at the address(es) listed below:

Glenn B Stearns mcguckin\_m@lisle13.com  
Martin J O'Hearn on behalf of Debtor Dubravka Juraga martinohearnlaw@sbcglobal.net  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3